

Imaged Certificate of Notice Page 1 of 5 FILED  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

2/11/25 2:13 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

TERRY A. LANG  
AMY B. NELSON-LANG  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-24388

Chapter 13

Related to Docket No. 88

ORDER OF COURT

AND NOW, this 11th Day of February, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Terry A. Lang  
Amy B. Nelson-Lang  
Debtors

Case No. 19-24388-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 11, 2025

Form ID: pdf900

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Terry A. Lang, Amy B. Nelson-Lang, 157 Old Farm Road, Pittsburgh, PA 15239-2353
15155093	+ Bella LG INC dba Law Ofc Daniel Ruggiero, 655 S. Main St. \$200-411, Orange, CA 92868-4690
15155098	Kohl's Department Store, PO Box 3115, Milwaukee, MO 63930-5049
15155100	+ Mercury Card/FB&T, 700 22nd Ave. south, Brookings, SD 57006-2822

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 12 2025 00:28:31	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 12 2025 00:28:28	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Feb 12 2025 00:06:22	LoanCare, LLC, c/o Stern & Eisenberg, PC, 1581 Main Stret, Suite 200, Warrington, PA 18976-3403
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 12 2025 00:28:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175218	Email/Text: ally@ebn.phinsolutions.com	Feb 12 2025 00:20:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15155092	+ Email/Text: ally@ebn.phinsolutions.com	Feb 12 2025 00:20:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15155094	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 12 2025 00:29:15	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15183826	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 12 2025 00:28:31	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15155095	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 12 2025 00:22:00	Comenity Bank/Jared, PO Box 182789, Columbus, OH 43218-2789
15155096	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 12 2025 00:22:00	Comenity Bank/Lane Bryant, PO Box 182273, Columbus, OH 43218-2273
15155097	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 12 2025 00:28:11	DSNB/Macy's, PO Box 8113, Mason, OH 45040
15183427	Email/Text: bnc-quantum@quantum3group.com	Feb 12 2025 00:22:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

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15185537	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 12 2025 00:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15187980	+ Email/Text: servicing@svcfm.com	Feb 12 2025 00:21:00	Goldman Sachs Mortgage Co, c/o Service Finance Co., LLC, 555 S Federal Hwy #200, Boca Raton, FL 33432-6033
15665480	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 12 2025 00:21:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9094
15184081	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 12 2025 00:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15407702	Email/Text: nsm_bk_notices@mrcooper.com	Feb 12 2025 00:21:00	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
15269714	Email/PDF: bncnotices@becket-lee.com	Feb 12 2025 00:41:16	Kohl's, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15186936	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 12 2025 00:21:00	LOANCARE, LLC., P.O. Box 8068, Virginia Beach, VA 23450-8068
15560460	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 12 2025 00:29:03	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15184083	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 12 2025 00:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15155101	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 12 2025 00:22:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15183328	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 12 2025 00:22:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15155103	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 12 2025 00:40:25	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
15173731	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 12 2025 00:53:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15158939	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15155107	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:27:38	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
15155108	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:28:31	SYNCB/Levin, PO Box 965036, Orlando, FL 32896-5036
15155109	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:28:11	SYNCB/Lowes DC, PO Box 965005, Orlando, FL 32896-5005
15155110	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:28:51	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
15155113	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:28:52	SYNCB/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
15155104	+ Email/Text: servicing@svcfm.com	Feb 12 2025 00:21:00	Service Finance LLC, 555 S. Federal Highway, Suite 200, Boca Raton, FL 33432-6033
15155105	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:28:25	Synch/Amazon, PO Box 965015, Orlando, FL 32896-5015
15155106	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:29:24	Synch/Car Care Pep Boys, PO Box 965001, Orlando, FL 32896-5001
15155111	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:28:51	Synch/Sams Club, PO Box 965005, Orlando, FL 32896-5005
15155112	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2025 00:28:25	Synch/Scorerewards, PO Box 965005, Orlando,

District/off: 0315-2

User: auto

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15183595	^	MEBN	Feb 12 2025 00:06:58	FL 32896-5005 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15155185	^	MEBN	Feb 12 2025 00:06:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15155114	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 12 2025 00:29:32	Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15179023		Email/PDF: ebn_ais@aisinfo.com	Feb 12 2025 00:28:04	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15155115	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 12 2025 00:41:16	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15183516		Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 12 2025 00:41:20	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15183664		Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 12 2025 00:41:17	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15155116	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 12 2025 00:29:10	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JP MORGAN MORTGAGE ACQUISITION CORP.
15155099		Loancare Servicing Center, 3637 Sentara Way, Suite 303, VA 23542
15155117		Wells Fargo Card Service, Credit Bureau Resoltion
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	Kohl's, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603992	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603993	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603994	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603995	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603996	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15183574	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15155102	##+	Patenaude & Felix, 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584

TOTAL: 3 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2025 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Joint Debtor Amy B. Nelson-Lang amy@zomalawoffice.com
Amy L. Zema	on behalf of Debtor Terry A. Lang amy@zomalawoffice.com
Daniel Philip Jones	on behalf of Creditor LoanCare LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. dcarlon@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. bk@rgalegal.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Steven P Kelly	on behalf of Creditor LoanCare LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9